



THRIFT SAVINGS PLAN (TSP): A RETIREMENT SAVINGS AND INVESTMENT PLAN FOR FEDERAL EMPLOYEES

The TSP offers Federal employees the same type of savings and tax benefits that many private corporations offer their employees under "401(k)" plans.

The retirement income received from an employee's account depends on how much the employee and the agency, if the employee is a FERS participant, has contributed during the working years of the employee and the earnings of those contributions. CSRS employees can contribute also, but they do not receive any agency contributions.

- You can elect to contribute to the TSP at any time; there is no waiting period to begin contributing. However, there is a waiting period for the agency automatic one percent and matching for employees covered under the Federal Employees Retirement System (FERS) and is based on your hire date.
- You may elect to contribute any dollar amount or percentage (1 to 100) of your basic pay. However, your annual dollar total cannot exceed the [Internal Revenue Code](#) limit, which is \$15,000.
- If you are age 50 or older, and you are contributing the maximum amount of regular TSP contributions for which you are eligible, you may elect to make additional "catch-up" contributions.

For additional details regarding fund options and investments, historical rates and current rates of returns on the various funds, and other aspects of the Thrift Savings Plan, you may access the official TSP web site, <http://www.tsp.gov>.

To make or change your contribution:



Please note that all TSP changes must be done via Employee Express; paper forms will not be accepted. If you have lost or forgotten your Employee Express pin, you may go to the Employee Express site, <http://www.employeeexpress.gov>, and obtain a new pin by clicking on the "lost or forgot pin" link from the main page.



What's New?

You can keep up with the latest information about the TSP by visiting <http://www.tsp.gov/curinfo/index.html>

Any questions concerning this notice, contact:

NSSC Customer Contact Center

1-877-NSSC123 or nssc-contactcenter@nasa.gov

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